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I hereby certify that this paper or fee is being deposited with the United States Postal Service "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to Commissioner for Patents, Alexandria, VA 22313-1450

Derrick Brown

MS PATENT APPLICATION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Re: U.S. Patent Application Entitled "FRAUD POTENTIAL INDICATOR GRAPHICAL INTERFACE" – Madill et al.

Sir:

- Transmitted herewith for filing is a disclosure including a title page; a 49 page specification, 26 pages of claims (Claims 1-157), and a one page abstract. In addition, we have also included drawings on 20 sheets (figures 1-26). The disclosure and drawings constitute the application of Robert P. Madill, Jr., Thomas Glenn Barger, James Lewis Rogers and Progress Qhaqhi Thabani Mtshali for the above-entitled invention.

Please note that this application is filed without an inventor Declaration and filing fees. Applicant requests the Patent and Trademark Office to accept this application and accord a serial number and filing date as of the date this application is deposited with the U.S. Postal Service for Express Mail. Further, the Applicant requests that the NOTICE OF MISSING PARTS-FILING DATE GRANTED be sent to the undersigned Applicant representative.

Commissioner for Patents

November 5, 2003

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Please address all correspondence in connection with this application to customer number 35690:

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Please date stamp and return the enclosed postcard to evidence receipt of this application.

Respectfully submitted,



Mark R. DeLuca
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EBM:bg
Enclosures